

Form 186 – ntc13plnprior

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 23-17437-CMG  
Chapter: 13  
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Jose P Castro  
37 Orris Ave  
Piscataway, NJ 08854

Social Security No.:

xxx-xx-0242

Employer's Tax I.D. No.:

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**NOTICE OF MODIFICATION OF CHAPTER 13 PLAN PRIOR TO CONFIRMATION;  
FIXING TIMES TO REJECT PLAN, COMBINED WITH NOTICE THEREOF**

A Plan was filed in this matter on August 25, 2023 and a confirmation hearing on such Plan has been scheduled for January 3, 2024.

The debtor filed a Modified Plan on December 27, 2023 and a confirmation hearing on the Modified Plan is scheduled for Feb. 7, 2024 at 10:00am. Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing of the modified plan is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. The filing of a Modified Plan does not automatically adjourn the existing Confirmation hearing. Unless the Confirmation hearing is adjourned by the Trustee or the Court, the Court will hear arguments in support of the original plan on the scheduled Confirmation date, consider the reasons for filing the modified plan, and either adjourn the hearing date, confirm the plan, dismiss or convert the case, or take any other action on the original plan deemed appropriate.

A full copy of the modified Plan will follow this notice.

Dated: December 27, 2023

JAN: pbf

Jeanne Naughton  
Clerk

In re:  
Jose P Castro  
Debtor

Case No. 23-17437-CMG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

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Date Rcvd: Dec 27, 2023

Form ID: 186

Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 29, 2023:

Recip ID	Recipient Name and Address
db	+ Jose P Castro, 37 Orris Ave, Piscataway, NJ 08854-5709
520008799	#+ Apothaker Scian, P.C., 520 Fellowship Road, Suite C306, Mount Laurel, NJ 08054-3410
520008807	+ Knuckles, Komosinski & Elliott, LLP, 565 Taxter Road, Suite 590, Elmsford, NY 10523-2300
520008809	+ Lyons Doughty & Veldhuis, PC, Five Greentree Centre, 525 Route 73 North, Suite 400, P.O. Box 987, Marlton, NJ 08053-0987

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 27 2023 20:38:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Dec 27 2023 20:38:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520008798	Email/Text: ebnbankruptcy@ahm.honda.com	Dec 27 2023 20:38:00	AMERICAN HONDA FINANCE, ATTN: BANKRUPTCY, PO BOX 168088, IRVING, TX 75016
520008800	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 27 2023 20:42:31	CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
520008801	+ Email/Text: bankruptcy@cavps.com	Dec 27 2023 20:38:00	CAVALRY PORTFOLIO SERVICES, ATTN: BANKRUPTCY, 500 SUMMIT LAKE DRIVE, SUITE 400, VAHALLA, NY 10595-2321
520008802	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 27 2023 20:43:14	CITI/SEARS, CITIBANK/CENTRALIZED BANKRUPTCY, PO BOX 790034, ST LOUIS, MO 63179-0034
520008803	Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 27 2023 20:54:04	CITIBANK NORTH AMERICA, CITIBANK SD MC 425, 5800 SOUTH CORP PLACE, SIOUX FALLS, SD 57108
520008804	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 27 2023 20:53:45	COSTCO CITI CARD, ATTN: BANKRUPTCY, PO BOX 6500, SIOUX FALLS, SD 57117-6500
520008805	+ Email/PDF: creditonebknofications@resurgent.com	Dec 27 2023 20:53:45	CREDIT ONE BANK, ATTN: BANKRUPTCY DEPARTMENT, PO BOX 98873, LAS VEGAS, NV 89193-8873
520010583	+ Email/Text: bankruptcy@cavps.com	Dec 27 2023 20:38:00	Cavalry SPV I, LLC, PO Box 4252, Greenwich, CT 06831-0405
520027013	+ Email/Text: signed.order@pfwattorneys.com	Dec 27 2023 20:37:00	DIGESTIVE HEALTHCARE CENTER, C/O PRESSLER, FELT & WARSHAW, LLP, 7 ENTIN RD, PARSIPPANY, NJ 07054-5020
520008810	Email/PDF: Citi.BNC.Correspondence@citi.com		

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		Dec 27 2023 20:54:26	MACYS/FDSB, ATTN: BANKRUPTCY, 9111 DUKE BOULEVARD, MASON, OH 45040
520008806	Email/Text: sbse.cio.bnc.mail@irs.gov		
		Dec 27 2023 20:37:00	Internal Revenue Services, Special Processing Branch, PO Box 724, Springfield, NJ 07081
520015577	+ Email/Text: ecfbnc@aldridgepite.com		
		Dec 27 2023 20:37:00	Jenelle C. Arnold, ALDRIDGE PITE, LLP, 8880 Rio San Diego Drive, Suite 725, San Diego, CA 92108-1619
520008808	+ Email/Text: PBNCNotifications@perituservices.com		
		Dec 27 2023 20:37:00	KOHL'S/CAPITAL ONE, ATTN: CREDIT ADMINISTRATOR, PO BOX 3043, MILWAUKEE, WI 53201-3043
520061959	Email/PDF: resurgentbknofications@resurgent.com		
		Dec 27 2023 20:43:13	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520008811	+ Email/Text: NissanBKNotices@nationalbankruptcy.com		
		Dec 27 2023 20:37:00	NISSAN MOTOR ACCEPTANCE CORP/INFINITI, ATTN: BANKRUPTCY, PO BOX 660360, DALLAS, TX 75266-0360
520065465	+ Email/Text: NissanBKNotices@nationalbankruptcy.com		
		Dec 27 2023 20:37:00	Nissan-Infiniti LT LLC, fka Nissan-Infiniti LT, PO Box 9013, Addison, Texas 75001-9013
520071588	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		
		Dec 27 2023 20:54:19	Portfolio Recovery Associates, LLC, c/o Costco, POB 41067, Norfolk VA 23541
520098949	^ MEBN		
		Dec 27 2023 20:35:25	PSE&G, PO BOX 14444, NEW BRUNSWICK, NJ 08906-4444
520008812	+ Email/Text: mtgbk@shellpointmtg.com		
		Dec 27 2023 20:37:00	SHELLPOINT MORTGAGE SERVICING, ATTN: BANKRUPTCY, PO BOX 10826, GREENVILLE, SC 29603-0826
520008813	+ Email/PDF: ais.sync.ebn@aisinfo.com		
		Dec 27 2023 20:54:17	SYNCB/SUNGLASS HUT, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
520008814	+ Email/PDF: ais.sync.ebn@aisinfo.com		
		Dec 27 2023 20:54:05	SYNCHRONY BANK/HH GREGG, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
520008815	+ Email/PDF: ais.sync.ebn@aisinfo.com		
		Dec 27 2023 20:41:37	SYNCHRONY BANK/JCPENNEY, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
520008816	+ Email/PDF: ais.sync.ebn@aisinfo.com		
		Dec 27 2023 20:42:30	SYNCHRONY BANK/PC RICHARDS & SONS, ATTN: BANKRUPTCY DEPT, PO BOX 965060, ORLANDO, FL 32896-5060
520008817	+ Email/PDF: ais.sync.ebn@aisinfo.com		
		Dec 27 2023 20:42:36	SYNCHRONY BANK/TJX, ATTN: BANKRUPTCY, PO BOX 965064, ORLANDO, FL 32896-5064
520008818	+ Email/Text: bncmail@w-legal.com		
		Dec 27 2023 20:37:00	TARGET NB, C/O FINANCIAL & RETAIL SERVICES, MAILSTOP BT PO BOX 9475, MINNEAPOLIS, MN 55440-9475
520008819	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com		
		Dec 27 2023 20:42:39	WELLS FARGO DEALER SERVICES, ATTN: BANKRUPTCY, 1100 CORPORATE CENTER DRIVE, RALEIGH, NC 27607-5066
520067217	Email/Text: mtgbk@shellpointmtg.com		
		Dec 27 2023 20:37:00	Wilmington Savings Fund Society, c/o NewRez LLC d/b/a Shellpoint Mortgage, P.O. Box 10826, Greenville SC 29603-0826

TOTAL: 29

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

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User: admin

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## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 29, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 27, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY FSB, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS OWNER TRUSTEE FOR CSMC 2018-RPL6 TRUST dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Russell L. Low	on behalf of Debtor Jose P Castro ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4